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Dorrell
(D. Fromani)

1st FIRST FARMERS NATIONAL BANK

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September 12, 2005

FDIC San Francisco Regional Office
Johns F. Carter, Director
25 Jessie Street at Ecker Square
Suite 2300
San Francisco, CA, 94105

Dear Sir:

This letter is in protest to Wal-Mart Bank's application for deposit insurance for its pending Utah based ILC.

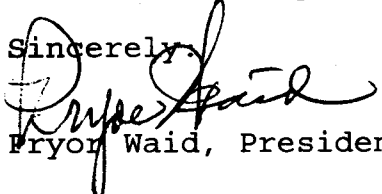
First of all it has been a long standing reality that mixing banking and commerce is dangerous to the economy. The same would be true should bank's desire to be in the retail business.

I have seen the results of Wal-Mart entering into small communities. Many retail businesses have been forced out of business. Grocery stores, pharmacies, clothing stores, hardware and plumbing etc. having to close.

Should Wal-Mart be allowed to obtain FDIC insurance and enter into the banking business it would force many small town banks to sell out etc. This would be harmful to small businesses as Wal-Mart could and would not be favorable to businesses competing with them.

It is not in the best interest of the public and small business for Wal-Mart to be in the banking business or for banks to be competing in the retail business.

Sincerely,


Pryor Waide, President